

EXHIBIT “O”



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N NB 721530
381-0066143572

CATHERINE MACRI
INSURANCE INTERMEDIARIES INC
117 ACADEMY AVE
MIDDLETOWN NY 10940-5211

31

MOSLEM, SAAED
2276 NEWYORK STATE ROUTE 302
MIDDLETOWN NY 10940

THIS IS NOT A BILL

Dear MOSLEM SAAED:

Your new Foremost policy is enclosed. Take a few minutes to read it through.

If you have any questions, please contact us at:

(845) 344-3373

CATHERINE MACRI
INSURANCE INTERMEDIARIES INC
117 ACADEMY AVE
MIDDLETOWN NY 10940-5211

Also, if you request a change in coverage, it may affect the amount of premium you owe. **Please pay the amount shown on your most recent bill.** Your next bill will be adjusted to reflect any changes.

Thank you for your business.

Sincerely,

CATHERINE MACRI
INSURANCE INTERMEDIARIES INC
31-9900-436

P.S. To report claims, contact us, or call the Foremost Claims Line toll-free at 1-800-527-3907.



Home Office
5600 Beech Tree Lane
P.O. Box 2450
Caledonia, Michigan 49316

POLICY NUMBER: 381-0066143572-01

RENEWAL OF:

POLICY PERIOD BEGINNING 06/22/05 ENDING 06/22/06 12:01 A.M. STANDARD TIME

YOU AS NAMED INSURED AND YOUR ADDRESS

MOSLEM, SAAED
2276 NEWYORK STATE ROUTE 302
MIDDLETOWN NY 10940

YOUR POLICY IS SERVICED BY

CATHERINE MACRI
INSURANCE INTERMEDIARIES INC
117 ACADEMY AVE
MIDDLETOWN NY 10940-5211

AGENCY CODE:
319900436

TELEPHONE:
(845) 344-3373

COVERAGES: Coverage is provided only where an Amount of Insurance or a Limit of Liability is shown and a premium is stated for the Peril Insured Against. Detailed descriptions and any limitations will be found in your policy.

LOCATION # 1

IMPORTANT RATING INFORMATION

PREMISES 2276 NEWYORK STATE ROUTE 302
DESCRIPTION: MIDDLETOWN NY 10940

CONSTRUCTION: FRAME	TERRITORY: A	YR. BUILT: 1950
FAMILIES: 1	PROT. CLASS: 4	FORM: BA3
OCCUPANCY: PRIMARY	RESP. FIRE DEPT.:	
HYDRANT: WITHIN 1,000 FEET	COUNTY: ORANGE	
FIRE DEPT.: WITHIN 5 MILES		

MORTGAGEE #1

LOAN NO.: 100006210
COUNTRYWIDE MORTGAGE VENTURE
DB HUDSON HOME LOANS ISAOA
MSNSV22 PO BOX 10212
VAN NUYS CA 91410-0212

MORTGAGEE #2

LOAN NO.: 100006218
COUNTRYWIDE MORTGAGE VENTURE
DB HUSDON HOME LOANS ISAOA
MSNSV22 PO BO 10212
VAN NUYS CA 91410

SECTION I COVERAGES	AMOUNT OF INSURANCE	ADD'L/RETURN PREMIUM	ANNUAL PREMIUM
A. DWELLING	\$ 235,000	\$	1,033.00
C. PERSONAL PROPERTY	\$ 117,500	\$	558.00
D. ADDITIONAL LIVING EXPENSE (MAXIMUM 25% PER MONTH)	\$ 23,500	\$	118.00

SECTION I LOSSES ARE SUBJECT TO A DEDUCTIBLE OF: \$1,000 ALL PERILS

.. COMP PERSONAL LIABILITY	\$ 300,000 EA ACCIDENT	\$ 70.00
I. MEDICAL PAYMENTS	\$ 1,000 EA PERSON	\$ 5.00

FORMS/ENDORSEMENTS THAT APPLY TO LOCATION # 1		ADD'L/RETURN PREMIUM	ANNUAL PREMIUM
20002 01/93	BASICS SPECIAL COVERAGE GRANT		
20007 10/93	REDUCTION IN COV WHEN VACANT/UNOCC.		
20018 00/00	BASICS DWELLING POLICY		
10053 04/02	AMENDMENT - NEW YORK		
10084 03/99	COMPREHENSIVE PERSONAL LIABILITY		
20006 01/93	BROAD THEFT COVERAGE		
20050 09/95	REPLACEMENT COST/INFLATION GUARD	\$ 60.00	
3491 09/99	WORKERS' COMPENSATION - NEW YORK	\$ 10.00	

DISCOUNTS/SURCHARGES THAT APPLY TO LOCATION # 1		ADD'L/RETURN PREMIUM	ANNUAL PREMIUM
OWNER OCCUPIED DISCOUNT		\$ -80.00	
LOCATION # 1 Annual Premium		\$ 1,774.00	
TOTAL ANNUAL POLICY PREMIUM		\$ 1,774.00	

MINIMUM EARNED PREMIUM \$100

THIS DECLARATIONS PAGE WITH YOUR FOREMOST POLICY PROVISIONS AND ANY ENDORSEMENTS ISSUED TO FORM A PART THEREOF COMPLETES THE ABOVE NUMBERED POLICY.

rocessed: June 22, 2005